

In the claims:

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41. (Cancelled)
42. (New): A method for increasing the expected return of a game said method comprising:

- a) offering to sell tokens to a plurality of players to participate in said game, each of said tokens having a price and a designated residual value;
- b) receiving financial consideration from said players, said financial consideration being equal to the number of said tokens purchased by each of said players times said price of said tokens;
- c) allocating a first portion of said financial consideration to a prize pool, said first portion being greater than zero, said prize pool to be distributed among winners of said game;
- d) conducting said game such that there is an outcome of said game wherein said outcome may comprise the designation of a portion of said tokens as winning tokens;
- e) awarding said prize pool to the owners of said winning tokens if said outcome comprises said designation of winning tokens;
- f) allocating a second portion of said financial consideration to purchase assets, said assets having a positive expected return over a period of time such that the expected value of said assets at the end of said period of time is greater than or equal to said financial consideration less said prize pool;
- g) purchasing said assets with said second portion of said financial consideration;
- h) assigning said assets to said tokens, said assignment to each token being in proportion to price of each of said token times the residual value of each of said tokens;

- i) committing to provide the cash value of said assets at the end of said period of time to the owners of said tokens.

43. (New) The method of claim 42 wherein said game is a casino game, an internet game or a lottery.

44. (New) The method of claim 42 wherein said token is either a paper receipt or an electronic receipt.

45. (New) The method of claim 42 wherein said residual value is 50%.

46. (New) The method of claim 42 wherein said game is a State run lottery and said assets comprise one or more of a savings bond, fixed income securities, shares of stock, mutual fund shares, derivative instruments with value linked to objectively verifiable economic or financial data, long term bonds paying a guaranteed rate, or shares in an equity index linked to either Standard & Poor's 500 index or a broad market index.

47. (New) The method of claim 42 wherein said residual value, said expected rate of return on said assets, said period of time, and said prize pool are chosen such that the expected return of said game is greater than the expected return of a conservative investment.

48. (New) The method of claim 42 wherein said residual value is less than or equal to 80%.

49. (New) The method of claim 42 wherein said assets comprise a bank account paying interest.